Case 18-08945 Doc 1 Filed 03/27/18 Entered 03/27/18 20:31:23 Desc Main Document Page 1 of 48

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1:	Identify Yourself			
			About Debtor 1:	About	Debtor 2 (Spouse Only in a Joint Case):
1.	You	ır full name			
	your pictu exar licer Brin iden	te the name that is on a government-issued ure identification (for mple, your driver's nase or passport). If your picture a possible that it is not a contract that is not a contract to your enting with the trustee.	Tamara First name A Middle name Blockson Last name and Suffix (Sr., Jr., II, III)		ame name ame and Suffix (Sr., Jr., II, III)
2.	use Inclu	other names you have d in the last 8 years ude your married or den names.			
3.	you nun Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number N)	xxx-xx-6194		

Case 18-08945 Doc 1 Filed 03/27/18 Entered 03/27/18 20:31:23 Desc Main Document Page 2 of 48

Debtor 1 Tamara A Blockson

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case): □ I have not used any business name or EINs. Business name(s)			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.				
	Include trade names and doing business as names	Business name(s)				
		EINs	EINs			
5.	Where you live	525 Exchange Avenue	If Debtor 2 lives at a different address:			
		Calumet City, IL 60409 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Case 18-08945 Doc 1 Filed 03/27/18 Entered 03/27/18 20:31:23 Desc Main Document Page 3 of 48

Case number (if known)

Debtor 1 Tamara A Blockson

и і		Your Bankruptcy Case Charles and /For a height description of each case Nation Postured by 41 U.S.C. 5 240/b) for Individuals Filling for Posturents.							
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11							
	choosing to file under								
		□с	hapter 12						
		■ C	hapter 13						
3.	How you will pay the fee	•	about how yo	u may pay. Typ attorney is subi	pically, if you are paying the fee yo	k with the clerk's office in your local court for more details urself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with			
				the fee in instead	on, sign and attach the Application for Individuals to Pay				
			I request that but is not req applies to yo	t my fee be wa uired to, waive y ur family size ar	aived (You may request this option your fee, and may do so only if yound you are unable to pay the fee in	n only if you are filing for Chapter 7. By law, a judge may, ur income is less than 150% of the official poverty line that installments). If you choose this option, you must fill out its learn 103B) and file it with your petition.			
			те прричин	m to riave the c	Shaptor 7.7 mily 100 Walvou (Cilio	nar rom roos) and me it war your polition.			
9.	Have you filed for bankruptcy within the	■ No).						
	last 8 years?	☐ Ye	es.						
			District		When	Case number			
			District		When	Case number			
			District		When	Case number			
10.	Are any bankruptcy cases pending or being	■ No)						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	9 S.						
			Debtor			Relationship to you			
			District		When	Case number, if known			
			Debtor			Relationship to you			
			District		When	Case number, if known			
11.	Do you rent your residence?	■ No	Go to I	ine 12.					
		□ Ye	es. Has yo	ur landlord obta	ained an eviction judgment agains	t you?			
				No. Go to line	12.				
				Yes. Fill out <i>In</i> this bankruptcy		Judgment Against You (Form 101A) and file it as part of			

Document Page 4 of 48 Case number (if known) Debtor 1 Tamara A Blockson Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ■ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety?

Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Case 18-08945 Doc 1 Filed 03/27/18 Entered 03/27/18 20:31:23 Desc Main Document Page 5 of 48

Debtor 1 Tamara A Blockson

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Deb	tor 1 Tamara A Blocks	on	Document	Paye 0 01 46	Case number (if k	anown)			
Part	6: Answer These Quest	ions for Ren	orting Purposes						
	What kind of debts do you have?	16a. A				in 11 U.S.C. § 101(8) as "incurred by an			
			☐ No. Go to line 16b.						
			Yes. Go to line 17.						
			b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.						
			No. Go to line 16c.						
			Yes. Go to line 17.						
		16c. S	tate the type of debts you owe tha	t are not consumer de	bts or business de	ebts			
17.	Are you filing under Chapter 7?	■ No.	am not filing under Chapter 7. Go	to line 18.					
	Do you estimate that after any exempt property is excluded and		am filing under Chapter 7. Do you re paid that funds will be available			is excluded and administrative expenses			
	administrative expenses are paid that funds will		□ No						
	be available for distribution to unsecured creditors?	[□ Yes						
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199		☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000		☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000			
		200-999							
19.	How much do you estimate your assets to	□ \$0 - \$50		□ \$1,000,001 - \$10 r		\$500,000,001 - \$1 billion			
	be worth?	\$100,00	1 - \$500,000	□ \$10,000,001 - \$50 □ \$50,000,001 - \$10 □ \$100,000,001 - \$5	0 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion			
20.	How much do you estimate your liabilities	□ \$0 - \$50		□ \$1,000,001 - \$10 r		□ \$500,000,001 - \$1 billion			
	to be?	_	- \$100,000 1 - \$500,000	□ \$10,000,001 - \$50 □ \$50,000,001 - \$10		□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion			
				☐ \$100,000,001 - \$500 million ☐ More than \$50 billion					
Part	7: Sign Below								
For	you	I have exan	nined this petition, and I declare ur	nder penalty of perjury	that the information	on provided is true and correct.			
			osen to file under Chapter 7, I am a es Code. I understand the relief av			ler Chapter 7, 11,12, or 13 of title 11, e to proceed under Chapter 7.			
			ey represents me and I did not pay I have obtained and read the notice			attorney to help me fill out this			
		I request re	lief in accordance with the chapter	of title 11, United Stat	tes Code, specified	d in this petition.			
		bankruptcy and 3571.				operty by fraud in connection with a s, or both. 18 U.S.C. §§ 152, 1341, 1519,			
			Blockson	Signa	ature of Debtor 2				
		Executed o	March 27, 2018 MM / DD / YYYY	Exec	uted on MM / DI	D/YYYY			

Debtor 1 Tamara A Blockson Document Page 7 of 48 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Matthew C. Baysinger	Date	March 27, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
Matthew C. Baysinger Printed name		
Law Offices Of Matthew R. Wildermuth		
Firm name		
1900 West 75th Street		
Woodridge, IL 60517		
Number, Street, City, State & ZIP Code		
		mbaysinger@wildermuthlawoffices.c
Contact phone (630) 967-0653	Email address	om
6291384 IL		
Bar number & State		

Document Page 8 of 48 Fill in this information to identify your case: Debtor 1 Tamara A Blockson First Name Middle Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a Value of	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	119,593.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	6,040.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	125,633.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	160,926.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	9,574.00
	Your total liabilities	\$	170,500.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	5,453.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,639.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
7.	■ Yes What kind of debt do you have?		

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Entered 03/27/18 20:31:23 Desc Main Case 18-08945 Filed 03/27/18 Doc 1 Document

Page 9 of 48 Case number (if known) Debtor 1 Tamara A Blockson

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

6,113.40 \$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total cl	aim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	Ca	ase 18-0	8945	Doc 1		03/27/18 ument	Entered 03/27/18	3 20:31:23	Desc	Main	
Fill	in this infor	nation to id	entify y	our case and t							
Deb	otor 1	Tamara First Name	A Blo		le Name		Last Name				
	otor 2 ouse, if filing)	First Name		Midd	le Name		Last Name				
		nkruntov Co	urt for th	ne: NORTHEF	DNI DISTE		NOIS				
OHI	ieu Siales Da	пктирксу Со	uit ioi ti	ie. NONTILI	XIV DISTI	NOT OF ILLIN	VOIS				
Cas	se number _						-			Check if this is an amended filing	
Of	ficial Fo	rm 106	A/B								
Sc	chedul	e A/B:	Pro	operty						12/15	
nfor Ansv	mation. If mor wer every ques	e space is ne stion.	eded, at	tach a separate s	sheet to th	is form. On the	e are filing together, both are e e top of any additional pages, ' n or Have an Interest In			, ,	
1.1	Yes. Where i	s the property	?		What	is the property	? Check all that apply				
	525 Excha	ange Aven	une		Wilat	Single-family h		Do not deduct se	cured claims	s or exemptions. Put	
	Street address, if available, or other description			. -	Duplex or multi-unit building		the amount of any secured claims on So Creditors Who Have Claims Secured by		aims on <i>Schedule D:</i>		
	Calumet (City	IL	60409-0000		Manufactured Land	or mobile home	Current value of entire property?		current value of the ortion you own?	
	City		State	ZIP Code		Investment pro	pperty	\$119,59	93.00	\$119,593.00	
				İ	Who	Timeshare Other	in the property? Check one		escribe the nature of your ownership inte uch as fee simple, tenancy by the entiret		
					WIIO	Debtor 1 only	III the property? Check one	Fee simple			
	Cook					Debtor 2 only					
	County				Chec				eck if this is community property		
						information yourty identification	ou wish to add about this item on number:	, such as local			

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......>>

\$119,593.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Deb	otor 1	Case 18-08945 Tamara A Blockson	Doc 1	Filed 03/27/18 Document	Page 11 of 48	/18 20:31:23 ase number (if known)	Desc Main
3. C	ars. van	s, trucks, tractors, spor	rt utilitv vehi	cles. motorcycles		-	
	l No	, , , , ,	•	,			
	i no I _{Yes}						
	res						
3.1		00		Who has an interest in the	property? Check one	the amount of any se	ed claims or exemptions. Put ecured claims on Schedule D:
	Model Year:	2009		■ Debtor 1 only □ Debtor 2 only			Claims Secured by Property.
			132000	Debtor 1 and Debtor 2 o	nly	Current value of the entire property?	Current value of the portion you own?
	Other	information:		☐ At least one of the debto	•		
				_		\$1,990.0	00 \$1,990.00
				Check if this is commu (see instructions)	inity property	Ψ1,330.0	- Ψ1,990.00
5 #				for all of your entries fro at number here			\$1,990.00
6. H	ouseho Examples	ld goods and furnishing s: Major appliances, furni	js	rest in any of the follow	ing items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	Yes. L	Describe					
		Basic 1	furniture				\$150.00
8. C	No Yes. [collectible Examples	s: Televisions and radios; including cell phones, of Describe	cameras, me	dia players, games rints, or other artwork; boo			ections; electronic devices r baseball card collections;
9. E	quipme	Describe nt for sports and hobbie s: Sports, photographic, e musical instruments		other hobby equipment; t	picycles, pool tables, gol	f clubs, skis; canoes an	d kayaks; carpentry tools;
	Firearms	Describe					
	No	es: Pistols, rifles, shotgun	is, ammunitic	on, and related equipment			

Official Form 106A/B Schedule A/B: Property page 2

Document Page 12 of 48 Tamara A Blockson Case number (if known) Debtor 1 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe..... \$100.00 Basic clothing 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ■ No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$250.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ■ No ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... \$2,500.00 Checking Bank of America **Bank of America** \$1,000.00 Savings 17.2. \$300.00 **BMO Harris** Savings 17.3. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership:

Schedule A/B: Property

Official Form 106A/B

Case 18-08945

Doc 1

Filed 03/27/18

Entered 03/27/18 20:31:23

Desc Main

page 3

Case 18-08945 Doc 1 Filed 03/27/18 Entered 03/27/18 20:31:23 Desc Main Page 13 of 48

Case number (if known) Document Debtor 1 **Tamara A Blockson** 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

■ No

☐ Yes. Give specific information..

Debtor 1	Tamara A Blockson	Document	Page 14 of 48 Case number (if known)	
	ets in insurance policies bles: Health, disability, or life insurance; h	ealth savings account	(HSA); credit, homeowner's, or renter's insura	nce
	Name the insurance company of each po Company name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
If you somed	terest in property that is due you from are the beneficiary of a living trust, expectione has died. Give specific information		ed nsurance policy, or are currently entitled to rec	eive property because
Examp ■ No	against third parties, whether or not yoles: Accidents, employment disputes, ins			
■ No	contingent and unliquidated claims of Describe each claim	every nature, includir	ng counterclaims of the debtor and rights to	o set off claims
■ No	nancial assets you did not already list Give specific information			
	the dollar value of all of your entries from the dollar value of all of your entries from the dollar that number here		ny entries for pages you have attached	\$3,800.00
Part 5: De	scribe Any Business-Related Property You	Own or Have an Interest	In. List any real estate in Part 1.	
No. Go	own or have any legal or equitable interest i o to Part 6. Go to line 38.	n any business-related p	property?	
	scribe Any Farm- and Commercial Fishing-F ou own or have an interest in farmland, list it in		n or Have an Interest In.	
■ No.	own or have any legal or equitable in Go to Part 7. Go to line 47.	terest in any farm- or	commercial fishing-related property?	
Part 7:	Describe All Property You Own or Have a	n Interest in That You Di	d Not List Above	
Examp ■ No	have other property of any kind you coles: Season tickets, country club member			
54. Add 1	the dollar value of all of your entries fro	om Part 7. Write that r	number here	\$0.00

Official Form 106A/B Schedule A/B: Property page 5

Entered 03/27/18 20:31:23 Desc Main Case 18-08945 Doc 1 Filed 03/27/18

Page 15 of 48

Case number (if known) Document Debtor 1 Tamara A Blockson

Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$119,593.00 Part 2: Total vehicles, line 5 \$1,990.00 57. Part 3: Total personal and household items, line 15 \$250.00 58. Part 4: Total financial assets, line 36 \$3,800.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$6,040.00 Copy personal property total \$6,040.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$125,633.00

Official Form 106A/B Schedule A/B: Property page 6

			Document	F	Page 16 of 48			
Fill in t	his informa	tion to identify your						
Debtor	1	Tamara A Blocks	on]		
		First Name	Middle Name	L	ast Name			
Debtor : (Spouse if		First Name	Middle Name	L	ast Name			
United S	States Bank	ruptcy Court for the:	NORTHERN DISTRICT OF	ILLIN	OIS			
0								
Case nu (if known)						☐ Check if this is an amended filing		
Offici	ial Forr	n 106C						
			an amb / Val. Cla		as Evenent			
SCn ^o	eaule	C: The Pro	operty You Cla	IIM	as Exempt	4/16		
the propened,	erty you list	ed on <i>Schedule A/B: F</i> attach to this page as	Property (Official Form 106A/B)	as yo	our source, list the property that you	r supplying correct information. Using claim as exempt. If more space is additional pages, write your name and		
specific any app funds— exempti	dollar amo licable stat may be unlon to a par	ount as exempt. Alter utory limit. Some ex imited in dollar amo	natively, you may claim the f emptions—such as those for unt. However, if you claim an	ull fa heal exer	th aids, rights to receive certain b nption of 100% of fair market valu	ing exempted up to the amount of penefits, and tax-exempt retirement		
Part 1:	Identify	the Property You Cla	im as Exempt					
1. Wh i	ich set of e	xemptions are you c	laiming? Check one only, eve	n if yo	our spouse is filing with you.			
	You are clair	ming state and federal	nonbankruptcy exemptions.	11 U.S	S.C. § 522(b)(3)			
	You are clair	ming federal exemption	ns. 11 U.S.C. § 522(b)(2)					
		,		empt.	fill in the information below.			
		of the property and lin	•	• •	ount of the exemption you claim	Specific laws that allow exemption		
Sch	edule A/B th	at lists this property	portion you own Copy the value from Schedule A/B	Che	eck only one box for each exemption.			
200	9 Pontiac	G6 132000 miles	\$1,990.00	_	\$1,990.00	735 ILCS 5/12-1001(c)		
Line	e from Sche	dule A/B: 3.1	Ψ1,330.00	_				
				Ц	100% of fair market value, up to any applicable statutory limit			
	sic clothin	ng dule A/B: 11.1	\$100.00		\$100.00	735 ILCS 5/12-1001(a)		
LITIE	e iioiii S <i>crie</i>	aule AVB. 11.1			100% of fair market value, up to any applicable statutory limit			
	_	nk of America	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)		
Line	Line from Schedule A/B: 17.2				100% of fair market value, up to any applicable statutory limit			
					any approache statutory mint			
	bject to adju No	stment on 4/01/19 and	, ,	ises fi	iled on or after the date of adjustments	,		
	□ No				, ,			

Yes

		Document	Page 1	7 of 48		
Fill in this informat	ion to identify you	ur case:				
Debtor 1	Tamara A Block	(SOD				
Deptor 1	First Name	Middle Name	Last Name		-	
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name		-	
United States Bankı	untey Court for the	: NORTHERN DISTRICT OF	II I INOIS			
Office Glates Bariki	aptoy Court for the	NORTHER BETTER OF	ILLII VOIO		-	
Case number						
(if known)					☐ Check	if this is an
					ameno	led filing
0(() : 1 =	4000					
Official Form	106D					
Schedule D	: Creditors	Who Have Claims	s Secure	d by Propert	У	12/15
		If two married people are filing togout, number the entries, and attach				
,	vo claims socured by	v vour proporty?				
1. Do any creditors ha				, ,		
□ No. Check th	is box and submit t	his form to the court with your oth	ner schedules. `	You have nothing else	to report on this form.	
Yes. Fill in al	of the information	below.				
Part 1: List All S	ecured Claims					
	ims If a creditor has	more than one secured claim, list the	creditor separate	Column A	Column B	Column C
for each claim. If more	than one creditor has	s a particular claim, list the other credical order according to the creditor's n	itors in Part 2. As	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
Wells Fargo	Home					
Mortgage		Describe the property that secure		\$160,926.00	\$119,593.00	\$41,333.00
Creditor's Name		525 Exchange Avenue Ca IL 60409 Cook County	lumet City,			
8480 Staged	oach Cir	As of the date you file, the claim	is: Check all that			
Frederick, N		apply.				
		☐ Contingent				
Number, Street, Ch	y, State & Zip Code	☐ Unliquidated☐ Disputed				
Who owes the debt	? Check one	Nature of lien. Check all that appl	lv			
_	one one.	☐ An agreement you made (such		ocured		
Debtor 1 only		car loan)	ao mongago or o	Jourou		
☐ Debtor 2 only ☐ Debtor 1 and Debtor	ar O only	Ctatutany lian (ayah aa tay lian	maahaniala lian)			
☐ At least one of the	•	☐ Statutory lien (such as tax lien, I☐ Judgment lien from a lawsuit	mechanic's lien)			
☐ Check if this claim		Other (including a right to offset)	١			
community debt	riciates to a	— Other (including a right to onset)	/			
	Opened 12/10 Last Active					
Date debt was incurre		Last 4 digits of account nu	_{umber} 8758			
Add the dollar value	e of vour entries in C	Column A on this page. Write that n	umber here:	\$160,92	26.00	
If this is the last page	ge of your form, add	the dollar value totals from all pag-		\$160,92		
Write that number I	nere:			φ100,32	20.00	
Part 2: List Other	s to Be Notified fo	or a Debt That You Already List	ed			
Use this page only if trying to collect from	you have others to b you for a debt you o any of the debts that	be notified about your bankruptcy for the to someone else, list the credit t you listed in Part 1, list the addition	or a debt that yo or in Part 1, and	then list the collection a	gency here. Similarly, if	you have more
	out or submit th	page.				
☐ Name, Number	, Street, City, State &	Zip Code	On wh	nich line in Part 1 did you e	enter the creditor? 2.1	
	ymer Liebert Pie		On Wi	non mio mi i ait i ulu you e	antor the oreultor!	
	arborn Street,		Last 4	digits of account number	unty,IL_	
Suite 1200	00000					
Chicago, IL	0000 ∠					

Case 18-08945 Doc 1 Filed 03/27/18 Entered 03/27/18 20:31:23 Desc Main Document Page 18 of 48

Debtor 1	Tamara A Blockson			Case number (if know)	
	First Name	Middle Name	Last Name		

Official Form 106D

J	43C 10 000+0 E	Document	Page 1	9 of 48	25 Descrivant
Fill in this info	rmation to identify your o				
Debtor 1	Tamara A Blockso	n e			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLI	NOIS		
Case number (if known)					☐ Check if this is an amended filing
	E/F: Creditors W	ho Have Unsecured (Park 2 for graditors with NONN	12/15
any executory co Schedule G: Exec Schedule D: Cred eft. Attach the Co	ntracts or unexpired leases cutory Contracts and Unexpi litors Who Have Claims Sect	that could result in a claim. Also lis ired Leases (Official Form 106G). Do ured by Property. If more space is n	t executory on not include eeded, copy	ontracts on Schedule A/B: F any creditors with partially s he Part you need, fill it out, i	IPRIORITY claims. List the other party to Property (Official Form 106A/B) and on secured claims that are listed in number the entries in the boxes on the op of any additional pages, write your
Part 1: List	All of Your PRIORITY Un	secured Claims			
1. Do any credi	itors have priority unsecured	d claims against you?			
No. Go to	Part 2.				
☐ Yes.					
Part 2: List	All of Your NONPRIORIT	Y Unsecured Claims			
3. Do any credi	itors have nonpriority unsec	ured claims against you?			
☐ No. You h	nave nothing to report in this pa	art. Submit this form to the court with y	our other sche	edules.	
Yes.					
unsecured cla	aim, list the creditor separately	aims in the alphabetical order of the for each claim. For each claim listed, st the other creditors in Part 3.If you ha	identify what t	ype of claim it is. Do not list cla	aims already included in Part 1. If more
					Total claim
4.1 Atg Cı		Last 4 digits of acco	unt number	1617	\$621.00
1700 V	rity Creditor's Name V Cortland St Ste 2	When was the debt i	ncurred?	Opened 12/17	
Number	go, IL 60622 Street City State Zlp Code curred the debt? Check one.	As of the date you fil	e, the claim i	s: Check all that apply	
_					
	or 1 only	☐ Contingent			
	or 2 only	☐ Unliquidated			
_	or 1 and Debtor 2 only	☐ Disputed Type of NONPRIORI	FV	l alaim.	
	ast one of the debtors and and		i i unsecured	ı cıaım:	
☐ Ched debt	ck if this claim is for a comn		out of a see	ration agreement or divorce th	ot you did not
	aim subject to offset?	report as priority claim		ration agreement of divorce th	at you did flot
■ No		Debts to pension of	or profit-sharin	g plans, and other similar debt	S
☐ Yes			Collection A	Attorney South Suburl	oan

Best Case Bankruptcy

Document Page 20_of 48 Debtor 1 Tamara A Blockson Case number (if know)

Safco	Last 4 digits of account number	5501	\$8,953.0
Nonpriority Creditor's Name	_		
6300 Hazeltine National Dr Orlando, FL 32822	When was the debt incurred?	Opened 01/14 Last Active 12/08/14	
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	■ Other. Specify Automobile)	

Part 3: List Others to Be Notified About a Debt That You Already Listed

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Т	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					otal Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	9,574.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	9,574.00

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

			111 FAUC ZI UL 4 0	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Tamara A Blocks	on		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.3	O.I.y		<u> </u>		
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.4					
,	Name				
	Number	Street			
	City		State	ZIP Code	_
2.5					
2.0	Name				
	Number	Street			_
	City		State	ZIP Code	_
	Jity		Cidio		

		Docume	ent Page 22 d	OT 48	
Fill in this	information to identify your	case:			
Debtor 1	Tamara A Blocks	on			
Dobto. 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filin	g) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	per				☐ Check if this is an
(amended filing
					amenaea iiing
Official	Form 106H				
	ule H: Your Cod	ahtors			12/15
Julieu	ule II. Toul Cou	CDIOIS			12/13
our name	and case number (if known)	. Answer every question	l.		p of any Additional Pages, write
1. 00 }	you have any codebiors: (II	you are ming a joint case,	do not list eltrier spouse	as a codebior.	
■ No					
☐ Yes					
Arizona	a, California, Idaho, Louisiana				ty states and territories include)
	Go to line 3.		''I		
⊔ Yes	. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?		
in line Form 1	2 again as a codebtor only	f that person is a guaran	tor or cosigner. Make	sure you have listed t	ng with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code			editor to whom you owe the debt
1	, ramson, sason, ony, state and z			Check all schedul	σο ιπαι αμμιγ.
3.1				☐ Schedule D, lir	ne
	Name			☐ Schedule E/F,	line
				☐ Schedule G, lir	ne
1	Number Street			_	
	City	State	ZIP Code		
3.2				☐ Schedule D, lir	20
	Name			☐ Schedule E, III	
				☐ Schedule G, lir	
_	Number				
	Number Street	State	ZIP Code		

Case 18-08945 Doc 1 Filed 03/27/18 Entered 03/27/18 20:31:23 Desc Main Document Page 23 of 48

FIII	in this information to identify your c	ase:									
Del	btor 1 Tamara A B	lockson									
	btor 2				_						
Uni	ited States Bankruptcy Court for the	: NORTHERN DISTRIC	T OF ILLINOI	S							
	se number nown)										
O.	fficial Form 106I					MM / DD/ Y		,			
	chedule I: Your Inc	ome				IVIIVI / DD/ 1	111	12/1			
sup spo atta	as complete and accurate as pos plying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	are married and not filir ir spouse is not filing wi	ng jointly, and th you, do no	d your spouse ot include infor	is living mation a	with you, incl bout your spe	ude information ouse. If more spa	about your ace is needed,			
1.	Fill in your employment information.			Debtor 1			Debtor 2 or non-filing spouse				
i	If you have more than one job,	Employment status*	■ Employed			☐ Empl	oyed				
	attach a separate page with information about additional	Employment status	□ Not emp	loyed		☐ Not e	mployed				
	employers.	Occupation	Rural Car	rier Associat	е						
	Include part-time, seasonal, or self-employed work.	Employer's name	USPS								
	Occupation may include student or homemaker, if it applies.	Employer's address	21201 S. E Frankfort,	Elsner Road IL 60423							
		How long employed th	nere? 3	years							
			*\$	See Attachmen	t for Add	litional Emplo	yment Information	on			
Par	t 2: Give Details About Mo	nthly Income									
	mate monthly income as of the duse unless you are separated.	ate you file this form. If y	ou have noth	ing to report for	any line,	write \$0 in the	space. Include yo	our non-filing			
	ou or your non-filing spouse have mee space, attach a separate sheet to		mbine the info	ormation for all	employers	s for that perso	on on the lines bel	ow. If you need			
					Foi	r Debtor 1	For Debtor 2 on non-filing spo				
2.	List monthly gross wages, sala deductions). If not paid monthly,				\$	4,961.00	\$	N/A			
3.	Estimate and list monthly over	ime pay.		3.	+\$	0.00	+\$	N/A			
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$	4,961.00	\$N	I/A			

Case 18-08945 Doc 1 Filed 03/27/18 Entered 03/27/18 20:31:23 Desc Main Document Page 24 of 48

Deb	tor 1	Tamara A Blockson		-		Case	number (<i>if knov</i>	vn)					
						For	Debtor 1			Debtor :			
	Cor	by line 4 here		4.		\$	4,961.0	00	\$	illilig s	N/A	-	
_	-					· —	.,		· —			_	
5.		all payroll deductions:		_		_							
	5a.	Tax, Medicare, and Social Secur	-	5a		\$	638.0	_	\$		N/A	_	
	5b. 5c.	Mandatory contributions for retir	•	5b 5c		\$ \$	0.0		\$		N/A	_	
	5d.	Voluntary contributions for retire Required repayments of retirements		50		\$ _	0.0	_	\$ 		N/A N/A	_	
	5u. 5e.	Insurance	ent fund loans	5e		\$ _	0.0	_	\$ 		N/A N/A	_	
	5f.	Domestic support obligations		5f.		<u>\$</u> —	0.0		\$		N/A	_	
	5g.	Union dues		50		\$	22.0		\$		N/A	_	
	5h.	Other deductions. Specify:		_	í.+	\$			+ \$		N/A	_	
6.	Add	the payroll deductions. Add lines	5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	660.0	00	\$		N/A		
7.	Cal	culate total monthly take-home pay	. Subtract line 6 from line 4.	7.		\$	4,301.0	00	\$		N/A	_	
8.	List 8a.	t all other income regularly received. Net income from rental property profession, or farm. Attach a statement for each proper receipts, ordinary and necessary be	and from operating a business, rty and business showing gross			_			_			_	
	01	monthly net income.		88		\$	0.0		\$		N/A	_	
	8b. 8c.	Interest and dividends	ou, a non-filing spouse, or a dependent	8b).	\$_	0.0)0	\$		N/A	_	
	8d. 8e. 8f.	regularly receive Include alimony, spousal support, settlement, and property settlement Unemployment compensation Social Security Other government assistance th Include cash assistance and the value	child support, maintenance, divorce nt. at you regularly receive alue (if known) of any non-cash assistance nps (benefits under the Supplemental	80 80 8e	ı.	\$ \$ \$	152.(0.(0.(00	\$ \$ \$		N/A N/A N/A	_	
		Specify:	is doining caperaise.	8f.		\$	0.0	00	\$		N/A		
	8g.	Pension or retirement income		 8g	J.	\$	0.0	00	\$	-	N/A	_	
	8h.	Other monthly income. Specify:	2nd Job - Comprehensive Medical Staffing		1.+	\$	1,000.0	00	+ \$		N/A	_	
9.	Add	d all other income. Add lines 8a+8b	+8c+8d+8e+8f+8g+8h.	9.		\$	1,152.0	00	\$		N/	4	
10	Cal	culate monthly income. Add line 7	+ line Q	10.	\$		5,453.00 +	\$		N/A	_ \$	5 45	3.00
10.		I the entries in line 10 for Debtor 1 and		10.	Ψ_	•	3,433.00	Ψ-		IVA	- U	3,43	3.00
11.	Star Incli othe Do	te all other regular contributions to ude contributions from an unmarried per friends or relatives. not include any amounts already inclusions	o the expenses that you list in Schedule partner, members of your household, your uded in lines 2-10 or amounts that are not a	depe		,	•		•	chedule 11.			0.00
12.		te that amount on the <i>Summary of Sc</i>	line 10 to the amount in line 11. The res hedules and Statistical Summary of Certai							12.	\$	5,45	53.00
13.	Do	you expect an increase or decrease	e within the year after you file this form	?						L	Combi month		ome
		No. Yes, Explain:											

Case 18-08945 Doc 1 Filed 03/27/18 Entered 03/27/18 20:31:23 Desc Main Document Page 25 of 48

Debtor 1	Tamara A Blockson	Case number (if known)	
----------	-------------------	------------------------	--

Official Form B 6l Attachment for Additional Employment Information

Debtor		
Occupation	CNA	
Name of Employer	Comprehensive Medical Staffing	
How long employed	11 mos	
Address of Employer	1 Westbrook Corporate Center,	
	Suite 300	
	Westchester, IL 60154	

Official Form 106I Schedule I: Your Income page 3

Case 18-08945 Doc 1 Filed 03/27/18 Entered 03/27/18 20:31:23 Desc Main Document Page 26 of 48

						_		
Fill in	this informati	on to identify yo	ur case:					
Debto	or 1	Tamara A Bl	ockson			Che	ck if this is:	
Dobto	0				_		An amended filing	
Debto (Spou	or 2 ise, if filing)						A supplement show 13 expenses as of	ving postpetition chapter the following date:
Ì				.=	0.0		'	
United	d States Bankru	ptcy Court for the:	NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	number							
(If knc	own)							
		4001						
	icial For							
		J: Your I			- Climan (a math an a		-11	12/1
infor	mation. If mo		eded, atta	. If two married people ar ch another sheet to this n.				
Part 1	1: Describ	oe Your House	hold					
1.	Is this a joint	case?						
	■ No. Go to I	ine 2.						
	☐ Yes. Does	Debtor 2 live i	n a separ	ate household?				
	□ No							
	⊔ Ye:	s. Debtor 2 mus	t file Offici	al Form 106J-2, Expenses	for Separate House	ehold of Deb	tor 2.	
2.	Do you have	dependents?	☐ No					
	Do not list Del Debtor 2.	btor 1 and	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state tl	ne						□ No
	dependents n	ames.			Son		13	Yes
								□ No
								☐ Yes ☐ No
								☐ No
					-			□ No
								☐ Yes
		enses include		No				
		people other the your depender		Yes				
				_				
expe	nate your exp		our bankr	ly Expenses uptcy filing date unless y y is filed. If this is a supp				
• •		noid for with r			f van Imani			
the v	alue of such	assistance and	d have inc	government assistance i cluded it on <i>Schedule I:</i>)	our Income		V	
(Offic	cial Form 106	l.)					Your exp	enses
		home owners		ses for your residence. In	nclude first mortgag	e 4. §	S	1,115.00
	If not include	d in line 4:						
	4a. Real es	tate taxes				4a. \$	S	0.00
		y, homeowner's	s, or renter	's insurance		4a. 3	· .	0.00
	•	•	-	ıpkeep expenses		4c. \$		70.00
		wner's associat				4d. §		0.00
5.	Additional m	ortgage payme	ents for vo	our residence, such as ho	me equity loans	5. \$	3	0.00

Case 18-08945 Doc 1 Filed 03/27/18 Entered 03/27/18 20:31:23 Desc Main Document Page 27 of 48

ebtor 1 Iam	ara A Blockson	Case num	ber (if known)	
Utilities:				
	ricity, heat, natural gas	6a.	\$	350.00
	er, sewer, garbage collection	6b.	\$	100.00
	phone, cell phone, Internet, satellite, and cable services	6c.		300.00
	r. Specify:	6d.	· ·	0.00
	housekeeping supplies	7.	\$	400.00
	and children's education costs	8.	\$	40.00
	aundry, and dry cleaning	9.		30.00
	are products and services	10.	·	40.00
	d dental expenses	11.	·	10.00
	ation. Include gas, maintenance, bus or train fare.		Ψ	10.00
	ude car payments.	12.	\$	300.00
	nent, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
	contributions and religious donations	14.	\$	0.00
. Insurance.	•		<u> </u>	0.00
	ude insurance deducted from your pay or included in lines 4 or 20.			
15a. Life in	, , ,	15a.	\$	0.00
15b. Healt	th insurance	15b.	\$	0.00
15c. Vehic	cle insurance	15c.	\$	60.00
15d. Other	r insurance. Specify:	15d.	\$	0.00
	not include taxes deducted from your pay or included in lines 4 or 20.		·	2.00
Specify:	20 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	16.	\$	0.00
· · · —	t or lease payments:		-	
	payments for Vehicle 1	17a.	\$	0.00
17b. Carp	payments for Vehicle 2	17b.	\$	0.00
17c. Other	r. Specify:	17c.	\$	0.00
17d. Other		17d.	\$	0.00
	ents of alimony, maintenance, and support that you did not repor	t as		
	rom your pay on line 5, Schedule I, Your Income (Official Form 10		\$	0.00
Other payn	ments you make to support others who do not live with you.		\$	0.00
Specify:		19.		
	property expenses not included in lines 4 or 5 of this form or on S			
20a. Morto	gages on other property	20a.		0.00
20b. Real	estate taxes	20b.		0.00
20c. Prope	erty, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maint	tenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Home	eowner's association or condominium dues	20e.	\$	0.00
I. Other: Spe	cify: Emergency Fund	21.	+\$	824.00
•	, <u> </u>			
-	your monthly expenses			
	nes 4 through 21.		\$	3,639.00
	ine 22 (monthly expenses for Debtor 2), if any, from Official Form 106.	J-2	\$	
22c. Add lin	ne 22a and 22b. The result is your monthly expenses.		\$	3,639.00
Calculate	your monthly not income			
-	your monthly net income.	23a.	¢	E 4E2 00
	viline 12 (your combined monthly income) from Schedule I.		·	5,453.00
23b. Copy	your monuniy expenses from line 22¢ above.	23b.	- \$	3,639.00
220 Cube	ract your monthly expenses from your monthly income			
	ract your monthly expenses from your monthly income. result is your <i>monthly net income</i> .	23c.	\$	1,814.00
inei	Court o your monuny nor income.	200.		,
4. Do you exp	pect an increase or decrease in your expenses within the year after	er you file this	form?	
For example,	, do you expect to finish paying for your car loan within the year or do you expect			ease or decrease because o
modification t	to the terms of your mortgage?			
■ No.				
	Explain here:			

Case 18-08945 Doc 1 Filed 03/27/18 Entered 03/27/18 20:31:23 Desc Main Document Page 28 of 48

Fill in this infor	rmation to identify your	case:			
Debtor 1	Tamara A Blocks	on			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
		an Individual r, both are equally respon			12/15
obtaining mone		n connection with a bank			nt, concealing property, or r imprisonment for up to 20
Sig	gn Below				
Did you pa	ay or agree to pay some	eone who is NOT an attor	ney to help you fill out b	pankruptcy forms?	
■ No					
☐ Yes.	Name of person				tcy Petition Preparer's Notice,
				Declaration, and	d Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules file	d with this declaration a	nd
X /s/ Tar	mara A Blockson		X		
Tamai	ra A Blockson ure of Debtor 1		Signature of	Debtor 2	

Date

Date March 27, 2018

Case 18-08945 Doc 1 Filed 03/27/18 Entered 03/27/18 20:31:23 Desc Main Document Page 29 of 48

=	l in this inform	nation to identify you	r casa:			
De	ebtor 1	Tamara A Block First Name	Middle Name	Last Name		
	ebtor 2 ouse if, filing)	First Name	Middle Name	Last Name		
Un	ited States Ba	nkruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
	ise number					heck if this is an mended filing
St Be info	as complete a	of Financial and accurate as possione space is needed,	attach a separate sheet to	re filing together, both are	ankruptcy equally responsible for sup	
	<u> </u>	n). Answer every que Details About Your Ma	stion. arital Status and Where You	Lived Before		
1.	What is you	r current marital statu	ıs?			
	☐ Married ■ Not mar	ried				
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. Lis	et all of the places you l	ived in the last 3 years. Do no	ot include where you live now	<i>.</i>	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
3. stat					ity property state or territory ico, Texas, Washington and W	
	■ No □ Yes. Ma	ake sure you fill out <i>Scl</i>	hedule H: Your Codebtors (Of	ficial Form 106H).		
Pa	rt 2 Explai	n the Sources of You	r Income			
4.	Fill in the tota	al amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	Ill businesses, including part-		ndar years?
	□ No ■ Yes. Fill	l in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$14,500.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Doc 1 Filed 03/27/18 Entered 03/27/18 20:31:23 Desc Main Case 18-08945 Document

Page 30 of 48
Case number (if known) Debtor 1 Tamara A Blockson

				Debtor 1			Debtor	2		
				Sources of income Check all that apply.	(bef	ss income ore deductions and usions)		es of incor all that app		Gross income (before deductions and exclusions)
	last calen nuary 1 to	dar year: December 3	31, 2017)	■ Wages, commissions, bonuses, tips		\$61,000.00	☐ Wag bonuse	jes, comm s, tips	issions,	
				☐ Operating a business			□Оре	rating a bu	usiness	
		dar year bef December 3		■ Wages, commissions, bonuses, tips		\$53,715.00	☐ Wag bonuse	jes, comm s, tips	issions,	
				☐ Operating a business			□Оре	rating a bu	usiness	
	winnings. List each s	f you are filir	ng a joint cas	pensions; rental income; inte e and you have income that me from each source separa	you rec	eived together, list it	only once (under Deb	tor 1.	g and lending
				Debtor 1			Debtor	2		
				Sources of income Describe below.	eac (bef	ss income from h source ore deductions and usions)	Source	es of income below.	me	Gross income (before deductions and exclusions)
Par	t 3: List	Certain Pay	ments You	Made Before You Filed for	Bankrı	ıptcy				
6.	□ No.	Neither De individual puring the Subject to Debtor 1 o	btor 1 nor D rimarily for a 90 days befo Go to line 7 List below e paid that cre not include o adjustment r Debtor 2 o 90 days befo Go to line 7 List below e	each creditor to whom you pareditor. Do not include payme payments to an attorney for on 4/01/19 and every 3 year both have primarily conser you filed for bankruptcy, contact creditor to whom you pareditor.	umer do lid you p lid you p lid a tota ints for c this ban rs after t umer do lid you p	ebts. Consumer debose." ay any creditor a tot al of \$6,425* or more domestic support oblikruptcy case. that for cases filed or ebts. ay any creditor a tot al of \$600 or more ar	al of \$6,429 in one or regations, sun or after the	nore paym ch as child e date of a or more?	? nents and the disupport and support and and pustment.	ne total amount you nd alimony. Also, do
		. 33	include pay	ments for domestic support of this bankruptcy case.						
	Creditor'	s Name and	Address	Dates of payme	ent	Total amount paid	Amour	t you I owe	Was this p	ayment for

Case 18-08945 Doc 1 Filed 03/27/18 Entered 03/27/18 20:31:23 Desc Main Document Page 31 of 48 Case number (if known)

7.	Within 1 year before you filed for bankrupture. Insiders include your relatives; any general part of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony. ■ No □ Yes. List all payments to an insider.	ou are a general p ny managing age	partner; corporations ent, including one fo			
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for th	is payment
8.	Within 1 year before you filed for bankrupte insider? Include payments on debts guaranteed or cos No				ccount of a deb	t that benefited an
	☐ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for th	
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrupte List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of the case	
	Wells Fargo Home Mortgage v Tamara A Blockson, et. al. 2012-CH-12435	Foreclosure	Circuit Court o County, IL 50 W. Washing Chicago, IL 606	ton St.	■ Pending □ On appeal □ Concluded	
10.	Within 1 year before you filed for bankrupte. Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address			oreclosed, garnis	shed, attached,	seized, or levied? Value of the property
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec No Yes. Fill in the details.		uding a bank or fir	nancial institution	n, set off any am	ounts from your
	Creditor Name and Address	Describe the action the	creditor took	Date taker	action was	Amount
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a ■ No □ Yes		rty in the possess			t of creditors, a

Debtor 1 Tamara A Blockson Document Page 32 of 48 Case number (if known)

Pa	rt 5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy ■ No □ Yes. Fill in the details for each gift.	, did you give any gifts with a total value of more th	nan \$600 per person	?
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:			
14.	Within 2 years before you filed for bankruptcy ■ No □ Yes. Fill in the details for each gift or contrib	y, did you give any gifts or contributions with a tota	I value of more than	\$600 to any charity?
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
Pa	rt 6: List Certain Losses			
15.	Within 1 year before you filed for bankruptcy or gambling? No Yes. Fill in the details.	or since you filed for bankruptcy, did you lose anyt	hing because of thef	t, fire, other disaster
	Describe the property you lost and how the loss occurred Inclu	cribe any insurance coverage for the loss and the amount that insurance has paid. List pending trance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
16.	consulted about seeking bankruptcy or prepared include any attorneys, bankruptcy petition prepared No	did you or anyone else acting on your behalf pay ouring a bankruptcy petition? Ters, or credit counseling agencies for services required		rty to anyone you
	Yes. Fill in the details. Person Who Was Paid	Description and value of any property	Data navimant	Amount of
	Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Law Offices Of Matthew R. Wildermuth 1900 West 75th Street Woodridge, IL 60517 mbaysinger@wildermuthlawoffices.co m	Attorney Fees	3/26/2018	\$200.00
	Credit Infonet CIN Legal Data Services 4540 Honeywell Ct Dayton, OH 45424 www.cinlegal.com	Credit report		\$25.00
	Money Sharp, Inc. 1916 N. Fairfield Avenue Suite 200 Chicago, IL 60647 www.moneysharp.org	Credit counseling course		\$10.00

Doc 1 Filed 03/27/18 Entered 03/27/18 20:31:23 Desc Main Case 18-08945 Page 33 of 48 Case number (if known) Document

Debtor 1 Tamara A Blockson

17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details.								
	Person Who Was Paid Address	Description and variansferred	value of any proper		Date payment or transfer was made	Amount of payment			
18.	Within 2 years before you filed for bankrup transferred in the ordinary course of your k Include both outright transfers and transfers m include gifts and transfers that you have alread No Yes. Fill in the details.	business or financial afformation as security (such as	airs? the granting of a sec						
	Person Who Received Transfer Address Person's relationship to you	Description and v property transfer			y property or eceived or debts nange	Date transfer was made			
19.	Within 10 years before you filed for bankru beneficiary? (These are often called asset-pr No Yes. Fill in the details.		ny property to a sel	f-settled trus	t or similar device	of which you are a			
	Name of trust	Description and	value of the proper	ty transferred	I	Date Transfer was made			
Par	List of Certain Financial Accounts, In	struments, Safe Deposi	t Boxes, and Stora	ge Units					
20.	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, houses, pension funds, cooperatives, asso	or other financial accou	nts; certificates of						
	Yes. Fill in the details.								
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	close	account was ed, sold, ed, or sferred	Last balance before closing or transfer			
21.	Do you now have, or did you have within 1 cash, or other valuables?	year before you filed for	r bankruptcy, any s	safe deposit b	oox or other depos	itory for securities,			
	No								
	Yes. Fill in the details.								
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		escribe the co	ontents	Do you still have it?			
22.	Have you stored property in a storage unit	or place other than you	r home within 1 yea	ar before you	filed for bankrupte	cy?			
	■ No □ Yes. Fill in the details.								
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, S State and ZIP Code)		escribe the co	ontents	Do you still have it?			

Doc 1 Filed 03/27/18 Entered 03/27/18 20:31:23 Desc Main Case 18-08945 Page 34 of 48 Case number (if known) Document

Debtor 1 Tamara A Blockson

Par	19: Identify Property You Hold or Control for	Someone Else							
23.	Do you hold or control any property that some for someone.	one else owns? Include any proper	rty you	ı borrowed from, are storing fo	r, or hold in trust				
	■ No								
	☐ Yes. Fill in the details.								
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Desc	cribe the property	Value				
Par	t 10: Give Details About Environmental Inform	ation							
For	the purpose of Part 10, the following definitions	apply:							
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these su	air, land, soil, surface water, ground							
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	•	law, w	hether you now own, operate,	or utilize it or used				
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		s wast	e, hazardous substance, toxic	substance,				
Rep	ort all notices, releases, and proceedings that y	ou know about, regardless of wher	n they	occurred.					
24.	Has any governmental unit notified you that yo	u may be liable or potentially liable	unde	r or in violation of an environm	ental law?				
	■ No								
	Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) Environmental law, if you know it ZIP Code)								
25.	Have you notified any governmental unit of any	release of hazardous material?							
	■ No								
	Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)		Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or admini	,	ironm	ental law? Include settlements	and orders.				
	■ No								
	■ No □ Yes. Fill in the details.								
	Case Title Case Number Name Address (Number, Street, City, State and ZIP Code) Case Title Nature of the case Status Case								
Par	111: Give Details About Your Business or Cor	nnections to Any Business							
		•	• • •						
27.	Within 4 years before you filed for bankruptcy,	•	•	•	y business?				
	☐ A sole proprietor or self-employed in a			•					
	☐ A member of a limited liability company	(LLC) or limited liability partnersh	ip (LL	P)					
	☐ A partner in a partnership								
	☐ An officer, director, or managing execu	tive of a corporation							

 $\hfill\square$ An owner of at least 5% of the voting or equity securities of a corporation

Page 35 of 48 Document Tamara A Blockson Case number (if known) Debtor 1 No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Business Name Employer Identification number** Do not include Social Security number or ITIN. **Address** (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Tamara A Blockson Signature of Debtor 2 **Tamara A Blockson** Signature of Debtor 1 Date Date March 27, 2018 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Entered 03/27/18 20:31:23

■ No

Case 18-08945

Doc 1

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Filed 03/27/18

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapte	r 7:	Liquidation
	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - The Debtor is best served when Debtor's counsel is able to maintain solvency and fluid business operation. Debtor's advance payment as income allows for continued attorney functioning and requisite representation.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$200.00 toward the flat fee, leaving a balance due of \$3,800.00; and \$0.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: March 27, 2018	
Signed:	
/s/ Tamara A Blockson	/s/ Matthew C. Baysinger
Tamara A Blockson	Matthew C. Baysinger
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the amo	ounts are blank.

Local Bankruptcy Form 23c

Case 18-08945 Doc 1 Filed 03/27/18 Entered 03/27/18 20:31:23 Desc Main Document Page 46 of 48

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In r	re Tamara A Blockson		Case No.			
		Debtor(s)	Chapter	13		
	DISCLOSURE OF COMP	PENSATION OF ATTOR	RNEY FOR DI	EBTOR(S)		
1.	compensation paid to me within one year before the f	S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to half of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept		\$	4,000.00		
	Prior to the filing of this statement I have receive	ed	\$	200.00		
				3,800.00		
2.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4.	■ I have not agreed to share the above-disclosed co	ompensation with any other person	unless they are mem	bers and associates of	my law firm.	
	☐ I have agreed to share the above-disclosed composing copy of the agreement, together with a list of the				ıw firm. A	
5.	In return for the above-disclosed fee, I have agreed to	o render legal service for all aspect	s of the bankruptcy o	ase, including:		
	 a. Analysis of the debtor's financial situation, and reb. Preparation and filing of any petition, schedules, so the control of the debtor at the meeting of credit depter and the meeting of credit depter provisions as needed. Negotiations with secured creditors to the reaffirmation agreements and applications of the control /li>	statement of affairs and plan which ditors and confirmation hearing, and lings and other contested bankrupto to reduce to market value; exections as needed; preparation	may be required; and any adjourned hea by matters; emption planning;	rings thereof; preparation and fi	iling of	
6.	By agreement with the debtor(s), the above-disclosed	I fee does not include the following	service:			
		CERTIFICATION				
	I certify that the foregoing is a complete statement of bankruptcy proceeding.	any agreement or arrangement for	payment to me for r	epresentation of the de	ebtor(s) in	
r	March 27, 2018	/s/ Matthew C. Ba	ysinger			
_	Date	Matthew C. Baysi Signature of Attorne Law Offices Of M 1900 West 75th S Woodridge, IL 60: (630) 967-0653 F mbaysinger@wild Name of law firm	inger y atthew R. Wildern treet 517 ax: (630) 967-146	3	_	

Case 18-08945 Doc 1 Filed 03/27/18 Entered 03/27/18 20:31:23 Desc Main Document Page 47 of 48

United States Bankruptcy Court Northern District of Illinois

Total District of Immors					
In re	Tamara A Blockson		Case No.		
		Debtor(s)	Chapter	13	
VERIFICATION OF CREDITOR MATRIX					

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Number of Creditors:

4

Atg Credit 1700 W Cortland St Ste 2 Chicago, IL 60622

McCalla Raymer Liebert Pierce, LC 1 North Dearborn Street, Suite 1200 Chicago, IL 60602

Safco 6300 Hazeltine National Dr Orlando, FL 32822

Wells Fargo Home Mortgage 8480 Stagecoach Cir Frederick, MD 21701